

Table I.F.2 Average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,846	2,233	2,350	2,374	2,067	1,543	2,327	1,754
Industry group **								
Agric., fish., forest.	2,129	3,488	--	3,939	1,430	1,507	3,160	1,777
Mining and manufacturing	1,834	2,368	2,692	2,406	2,123	1,415	2,647	1,720
Construction	2,158	2,235	2,304	2,480	2,261	1,490	2,323	2,059
Utilities and transp.	1,736	1,703	2,188	2,435	1,988	1,540	2,190	1,692
Wholesale trade	1,896	1,774	2,505	2,167	2,051	1,608	2,232	1,810
Fin. svcs. and real estate	1,732	2,287	1,617	2,307	1,898	1,587	2,110	1,685
Retail trade	2,048	2,392	2,854	2,548	2,283	1,846	2,677	1,953
Professional services	1,752	2,244	2,296	2,219	2,067	1,409	2,230	1,658
Other services	1,873	2,148	2,267	2,449	2,017	1,578	2,227	1,799
Ownership								
For profit, incorporated	1,882	2,261	2,368	2,417	2,126	1,597	2,369	1,786
For profit, unincorporated	1,960	2,290	2,456	2,350	2,085	1,570	2,354	1,846
Nonprofit	1,596	1,840	1,897	2,156	1,910	1,275	1,929	1,564
Age of firm								
Less than 5 years	2,211	2,543	2,123	2,178	2,257	1,434	2,312	2,115
5-9 years	2,253	2,206	2,484	2,570	2,060	1,786	2,423	2,114
10-19 years	2,033	2,198	2,438	2,143	2,089	1,386	2,303	1,897
20 or more years	1,780	2,150	2,326	2,438	2,049	1,547	2,316	1,717
Multi/single status								
2 or more locations	1,679	--	2,321	2,421	2,044	1,544	2,384	1,666
1 location only	2,233	2,238	2,352	2,360	2,104	1,493	2,322	2,148
Percent full-time employees								
Less than 25%	2,084	2,670	2,080	2,258	2,121	1,971	2,283	2,043
25-49 %	2,183	2,234	2,200	2,420	2,484	1,946	2,253	2,171
50-74 %	1,927	2,248	2,172	2,584	2,205	1,648	2,238	1,877
75% or more	1,815	2,220	2,379	2,353	2,028	1,504	2,341	1,714
Union presence								
No union employees	1,946	2,255	2,367	2,400	2,080	1,625	2,347	1,850
Has union employees	1,435	1,737	1,739	1,800	1,939	1,358	1,767	1,426
Percent low-wage employees								
50% or more low-wage	2,112	2,325	2,372	2,424	2,293	1,951	2,403	2,078
Less than 50% low-wage	1,808	2,225	2,348	2,368	2,032	1,482	2,321	1,705
Percent women employees								
Less than 25%	1,967	2,264	2,426	2,390	2,029	1,514	2,376	1,821
25-49 %	1,770	2,335	2,353	2,448	2,063	1,502	2,412	1,686
50-74 %	1,854	2,238	2,467	2,329	2,135	1,632	2,371	1,789
75% or more	1,783	2,093	2,089	2,314	2,041	1,484	2,108	1,723
Percent age 50 or older employees								
Less than 25%	1,972	2,253	2,283	2,339	2,102	1,649	2,303	1,879
25-49 %	1,724	1,997	2,554	2,351	2,024	1,493	2,359	1,660
50-74 %	1,979	2,315	2,112	2,604	2,153	1,559	2,312	1,876
75% or more	2,013	2,411	2,419	2,143	1,840	1,591	2,409	1,715

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.2 Standard errors for average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	16.68	58.32	70.99	43.60	41.62	21.68	36.04	18.58
Industry group **								
Agric., fish., forest.	249.50	426.32	--	646.77	248.36	314.07	360.98	271.06
Mining and manufacturing	41.79	281.39	245.43	125.54	93.71	39.96	126.98	42.66
Construction	86.22	134.91	136.30	108.22	219.53	200.48	86.40	129.08
Utilities and transp.	72.66	424.38	286.10	195.85	180.00	85.08	208.71	77.03
Wholesale trade	58.23	185.94	183.34	116.04	107.29	105.65	108.16	68.38
Fin. svcs. and real estate	46.97	121.06	174.26	127.43	148.43	51.93	108.02	50.57
Retail trade	52.35	192.55	251.01	111.48	120.33	73.55	119.53	58.63
Professional services	29.21	107.90	121.26	83.45	68.43	32.10	63.52	31.81
Other services	46.44	121.04	204.87	124.40	119.29	50.27	97.20	51.24
Ownership								
For profit, incorporated	19.52	65.70	78.72	51.34	50.92	25.70	41.14	21.97
For profit, unincorporated	46.53	141.18	203.65	109.95	104.55	49.18	99.12	50.67
Nonprofit	45.47	201.37	192.21	129.72	94.10	50.87	94.92	48.62
Age of firm								
Less than 5 years	104.21	170.15	169.99	157.88	257.32	238.03	100.91	176.83
5-9 years	83.67	128.10	251.81	139.12	165.42	241.34	116.23	115.40
10-19 years	56.03	110.51	148.06	87.40	106.73	99.57	75.27	73.51
20 or more years	18.33	89.96	94.68	55.85	47.20	22.29	48.69	19.66
Multi/single status								
2 or more locations	19.03	--	155.88	87.23	46.29	21.75	99.27	19.30
1 location only	33.83	58.78	75.11	50.44	78.19	184.79	38.28	54.78
Percent full-time employees								
Less than 25%	73.21	381.82	273.97	199.59	149.80	99.21	198.69	79.08
25-49 %	83.05	264.23	256.82	154.04	215.09	123.61	129.56	95.03
50-74 %	52.97	126.61	235.03	153.67	101.72	72.52	104.79	59.25
75% or more	18.32	66.50	77.90	47.92	46.60	23.22	40.15	20.30
Union presence								
No union employees	18.44	58.03	72.45	45.02	42.31	25.96	36.57	21.01
Has union employees	37.98	368.17	222.87	142.47	181.39	36.94	181.61	38.74
Percent low-wage employees								
50% or more low-wage	49.99	206.29	181.40	166.39	122.03	62.30	110.12	54.16
Less than 50% low-wage	17.65	60.87	75.00	44.81	44.54	22.68	37.98	19.71
Percent women employees								
Less than 25%	34.22	104.11	113.20	66.38	78.46	48.80	58.68	40.76
25-49 %	32.73	138.61	140.22	96.47	98.33	36.22	79.23	35.12
50-74 %	33.73	108.88	187.67	104.63	84.02	42.99	87.11	36.33
75% or more	35.25	122.09	144.19	100.14	75.51	42.85	72.71	38.85
Percent age 50 or older employees								
Less than 25%	28.38	95.19	109.09	59.81	71.08	36.21	55.65	32.57
25-49 %	24.29	102.76	128.89	74.96	61.37	29.56	67.81	25.69
50-74 %	47.34	128.05	120.28	123.32	94.45	65.03	76.56	57.19
75% or more	92.53	133.45	197.38	278.99	159.26	165.52	110.11	118.31

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.